

is shown in Fig. 1. Support for claim 23 is found in the description of the first embodiment of the invention. Referring to Figs. 1 and 2, claim 23 sets forth a terminal device in an electronic money system having a data processor (5) that processes data and an IC card storing electronic money information (1). The communication circuit recited in claim 23, may be for example, a modem (4) that is connected to a second external device, such as a host processor (10, Fig. 2) through a public line (7). The terminal device (2) has a switching circuit (3) that switches between a first path and a second path, as set forth in the claims. The first path outputs data input from a first external device (external information processor 8) to the communication circuit, and the second path outputs electronic money information from the data processor (5) to the communication circuit. A control circuit, for example control unit 6 as shown in Fig. 1, controls the data processor, communication circuit and switching circuit so as to switch from the first path to the second path at the time of a transaction of electronic money information.

Independent claims 36 and 37 also include the combination of a terminal device used in an electronic money system. The terminal device in each of these claims includes a switching circuit that switches between first and second paths. In claim 36, the first path outputs data input from the first

external device to the communication circuit and the second path outputs electronic money data from the data processor input through a light receiving device to the communication circuit. In claim 37, the first path is claimed as outputting data input from a first external device (external information processor 8, Fig. 15) to the communication circuit and the second path is for outputting electronic money data from the data processor (5 in terminal unit 2b, Fig. 15) input through the light receiving device (23) to the communication circuit. Accordingly, in each of the independent claims submitted in the present amendment, the claimed terminal device includes a switching circuit establishing first and second paths for data output from an external device on the one hand and for electronic money information or data output at a time of transaction of electronic money data on the other hand to a communication circuit.

In a practical embodiment of the invention, the communication through the first path corresponds to communication between a personal computer (8), for example, and a host apparatus (10), such as a server. Communication through the second path, on the other hand, corresponds to communication of electronic money information or data between the data processor (5 and the IC card 1) and the host apparatus (10). The establishment of two paths by the switching circuit in the terminal device of the present

invention enables communication of electronic money data separately from the general communication between an external information processor, such as a personal computer, and a host apparatus. This enables security of the communication of the electronic money data and ensures that such communication can be conducted even in the event of the failure of the external information processor (personal computer). Further, since both of the first and second paths establish output to the communication circuit, such as a modem, any external information processor can be used to communicate with the host apparatus through the terminal device, even if the external information processor does not have its own modem.

Of the dependent claims, claim 26 is supported by Fig. 5 and the second embodiment of the invention. Claim 27 is supported by Fig. 8 and the third embodiment of the invention, and claims 28 and 29 are supported by Figs. 9 and 10, respectively, and the description of the fourth and fifth embodiments of the invention. The sixth and seventh embodiments of the invention respectively shown in block diagram form in Figs. 11 and 15, set forth the light emitting device 20, which is made a part of the external information processor 8 and the photo detecting device 19 (Fig. 11) that is made a part of the terminal device. In Fig. 15, the first and second terminal units 2a, 2b each have light emitting/receiving units 22, 23. Figures 11 and 15 along with

the corresponding description of the sixth and seventh embodiments of the invention provide support for claims 31-37.

The Examiner has relied upon Jones et al, U.S. Patent No. 5,623,547 and the combination of Jones et al and Benton et al, U.S. Patent No. 4,454,414 to reject all of the claims of the invention. Each of the newly submitted claims 23-37 is patentable over these references and the remainder of the art of record.

In particular, Jones et al disclose a value transfer system in which terminals 5 that have card readers 9 are connected by telephones to bank computers 1, 2 and 3. The terminals 5 may be home computers, and each of the bank computers has a bulk purse 1c, 2c and 3c, as shown in Fig. 1 of the reference. The terminals 5 correspond to personal computers, which are comparable to the first external device as claimed by Applicants and the bank computers 1, 2 and 3 are comparable to the second external device of the present invention, such as the host apparatus 10. Accordingly, communication, including electronic money data transaction communications, are executed through a terminal 5 and there is no disclosure or suggestion of the claimed combination of claims 23, 36 and 37 or the claims dependent thereon in Jones et al.

Further, the secondary reference of Benton is insufficient when combined with Jones to render obvious the

invention as set forth in pending claims 23-37. Still further, none of the art of record discloses or suggests the obviousness of the invention as set forth in the pending claims whether each reference is considered individually or in combination. Accordingly, the claims are allowable over the art of record.

Applicants have submitted a Request for Approval of Proposed Drawing Corrections. Approval of the proposed corrections is respectfully requested.

In view of the foregoing amendments and remarks, reconsideration and reexamination are respectfully requested.

Respectfully submitted,



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